



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [JOHN DEERE CAPITAL CORPORATION](#)

**City/State** [RENO, NV](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [43,433,500](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: \_\_\_\_\_

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[JOHN DEERE CAPITAL CORPORATION](#)  
[10587 DOUBLE R BOULEVARD, SUITE 100](#)  
[RENO, NV 89521](#)

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## Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	41,870,131	39,961,456			41,847,942			40,834,838			39,131,780		
Net income (\$000) .....	182,010	176,722			733,634			447,951			408,948		
Number of BHCs in peer group .....	134	133			130			128			125		

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.95	2.55	79	2.37	2.67	25	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
+ Non-interest income .....	2.57	0.97	92	2.90	1.13	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
- Overhead expense .....	3.25	2.18	88	3.09	2.28	87	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
- Provision for credit losses .....	0.03	0.04	56	-0.01	-0.12	60	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
+ Securities gains (losses) .....	0	0	43	0	0.01	32	0	0.01	23	0	0.02	1	0	0.01	35
+ Other tax equivalent adjustments .....	0	0	11	0	0	15	0	0	46	0	0	48	0	0	76
= Pretax net operating income (tax equivalent) .....	2.25	1.35	94	2.19	1.78	79	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Net operating income .....	1.74	1.03	94	1.77	1.36	84	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Net income .....	1.74	1.02	94	1.77	1.35	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income (Subchapter S adjusted) .....					1.78			1.97			1.18				1.17
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.59	2.96	89	3.85	3.18	89	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense .....	0.59	0.20	93	1.45	0.29	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent) .....	2.99	2.75	65	2.40	2.88	19	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.13	0.09	71	-0.02	0.16	6	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Earnings coverage of net loan and lease losses (X) .....	20.76	38.54	54	-145.44	25.70	6	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.32	1.20	3	0.42	1.49	2	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases .....	0.32	1.17	5	0.42	1.47	2	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.72	0.47	82	0.82	0.70	68	0.75	0.49	82	0.79	0.71	63	1.07	0.57	89
30–89 days past due loans and leases / Total loans and leases .....	0.92	0.32	93	1.04	0.33	93	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	98.65	-1.97	99	101.08	-0.51	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence .....	31.07	-6.65	98	30.30	-6.88	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Net loans and leases / Total assets .....	85.34	59.31	98	83.82	60.99	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
<b>Capitalization</b>															
Tier 1 leverage ratio .....	0	9.06	0	0	9.15	0	0	8.98	0	0	9.13	0	0	9.76	1
Holding company equity capital / Total assets .....	10.67	10.29	57	10.66	10.72	46	10.84	10.71	55	10.59	11.16	43	10.30	12.43	25
Total equity capital (including minority interest) / Total assets .....	10.67	10.40	56	10.67	10.85	44	10.85	10.82	54	10.60	11.29	41	10.31	12.57	23
Common equity tier 1 capital / Total risk-weighted assets .....		12.21			12.57			12.42			12.38			12.17	
Net loans and leases / Equity capital (X) .....	8	5.82	87	7.86	5.73	87	7.79	5.53	89	7.75	5.58	86	7.68	5.21	88
Cash dividends / Net income .....	74.17	33.45	96	0	23.13	6	53.16	28.27	93	63.62	42.30	81	62.36	33.12	91
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	4.83	9.35	41	-0.24	16.49	9	4.90	10.50	29	1.72	16.68	11	7.01	9.26	53
Equity capital .....	4.89	4.03	65	10.22	9.13	69	7.35	7.46	61	4.61	6.99	42	3.32	10.49	26
Net loans and leases .....	6.73	6.29	58	5.54	7.22	48	7.93	3.36	73	5.47	9.07	40	4.70	9.10	41
Noncore funding .....	4.15	-10.65	72	-0.95	-25.09	79	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	131.85	0.49	99	117.13	0.52	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Long-term debt / Equity capital .....	433.94	11.08	99	434.24	11.33	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Equity investment in subsidiaries / Equity capital .....	125.77	103.47	95	121.52	102.85	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Cash from ops + noncash items + op expense / Op expense + dividends .....	52.30	125.04	28	128.83	98.58	64	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	351,008	361,985	1,473,735	1,572,425	1,759,216	-3.03	12.06
Income from lease financing receivables.....	12,994	11,813	51,125	48,293	48,176	10.00	55.62
Fully taxable income on loans and leases.....	362,984	372,778	1,520,714	1,616,729	1,803,738	-2.63	13.19
Tax-exempt income on loans and leases.....	1,018	1,020	4,146	3,989	3,654	-0.20	12.24
Estimated tax benefit on income on loans and leases.....	271	272	1,102	1,060	971	-0.37	-44.58
Income on loans and leases (tax equivalent).....	364,273	374,070	1,525,962	1,621,778	1,808,363	-2.62	13.10
Investment interest income (tax equivalent).....	46	39	171	80	139	17.95	
Interest on balances due from depository institutions.....	976	752	2,685	9,341	29,246	29.79	-43.09
Interest income on other earning assets.....	5,406	4,486	22,213	22,070	31,713	20.51	344.94
Total interest income (tax equivalent).....	370,701	379,347	1,551,031	1,653,269	1,869,461	-2.28	14.06
Interest on time deposits of \$250K or more .....	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits .....	33	34	148	191	401	-2.94	-57.14
Interest on other deposits .....	892	845	3,451	3,791	6,325	5.56	-29.98
Interest on other borrowings and trading liabilities.....	60,484	142,034	512,180	708,256	1,000,372	-57.42	-51.74
Interest on subordinated debt and mandatory convertible securities .....	10	10	41	39	30	0.00	
Total interest expense.....	61,419	142,923	515,820	712,277	1,007,128	-57.03	-51.52
Net interest income (tax equivalent).....	309,282	236,424	1,035,211	940,992	862,333	30.82	55.95
Non-interest income.....	268,999	290,140	1,141,676	1,105,147	969,162	-7.29	52.33
Adjusted operating income (tax equivalent) .....	578,281	526,564	2,176,887	2,046,139	1,831,495	9.82	54.25
Overhead expense.....	340,236	308,721	1,240,587	1,365,231	1,273,865	10.21	30.63
Provision for credit losses.....	2,941	-1,122	-3,169	86,512	54,863		-79.05
Securities gains (losses) .....	0	0	0	-1,343	0		
Other tax equivalent adjustments .....	-1	-1	0	0	1		
Pretax net operating income (tax equivalent).....	235,103	218,964	939,469	593,053	502,768	7.37	134.14
Applicable income taxes .....	52,785	41,886	204,421	144,147	92,724	26.02	69.16
Tax equivalent adjustments .....	270	271	1,102	1,060	972	-0.37	-44.79
Applicable income taxes (tax equivalent).....	53,055	42,157	205,523	145,207	93,696	25.85	67.40
Minority interest .....	38	85	312	-105	124	-55.29	-51.28
Net income before discontinued operations, net of minority interest .....	182,010	176,722	733,634	447,951	408,948	2.99	165.17
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	182,010	176,722	733,634	447,951	408,948	2.99	165.17
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	182,048	176,807	733,946	447,846	409,072	2.96	164.92
Investment securities income (tax equivalent).....	46	39	171	80	139	17.95	
US Treasury and agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		
Mortgage-backed securities .....	0	0	0	0	0		
All other securities .....	46	39	171	80	139	17.95	
Cash dividends declared.....	135,000	0	390,004	285,004	255,004		35.00
Common .....	135,000	0	390,004	285,004	255,004		35.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.54	2.75	90	3.80	2.96	90	3.71	2.85	89	4.05	3.27	89	4.78	4	88
Less: Interest expense .....	0.59	0.19	94	1.43	0.27	99	1.23	0.23	99	1.74	0.48	96	2.57	0.98	96
Equals: Net interest income (tax equivalent) .....	2.95	2.55	79	2.37	2.67	25	2.47	2.60	37	2.30	2.77	19	2.20	3.01	18
Plus: Non-interest income .....	2.57	0.97	92	2.90	1.13	92	2.73	1.04	93	2.71	1.21	90	2.48	1.32	85
Equals: adjusted operating income (tax equivalent) .....	5.52	3.56	91	5.27	3.87	88	5.20	3.70	93	5.01	4.04	87	4.68	4.41	68
Less: Overhead expense .....	3.25	2.18	88	3.09	2.28	87	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Less: Provision for credit losses .....	0.03	0.04	56	-0.01	-0.12	60	-0.01	-0.09	68	0.21	0.51	15	0.14	0.15	57
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	42	0	0.01	33	0	0.01	23	0	0.02	1	0	0.01	35
Plus: other tax equivalent adjustments .....	0	0	11	0	0	15	0	0	46	0	0	48	0	0	76
Equals: Pretax net operating income (tax equivalent) .....	2.25	1.35	94	2.19	1.78	79	2.24	1.66	85	1.45	1.04	78	1.28	1.56	24
Less: Applicable income taxes (tax equivalent) .....	0.51	0.31	93	0.42	0.40	61	0.49	0.38	81	0.36	0.23	85	0.24	0.36	19
Less: Minority interest .....	0	0	84	0	0	84	0	0	82	0	0	5	0	0	76
Equals: Net operating income .....	1.74	1.03	94	1.77	1.36	84	1.75	1.26	87	1.10	0.81	75	1.05	1.19	28
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.74	1.02	94	1.77	1.35	84	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Memo: Net income (last four quarters) .....	1.75	1.17	91	1.33	1.07	77	1.75	1.26	88	1.10	0.82	75	1.05	1.19	28
Net income—BHC and noncontrolling (minority) interest .....	1.74	1.04	94	1.77	1.37	83	1.75	1.27	88	1.10	0.83	75	1.05	1.20	26
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.71	93.16	97	98.65	93.08	97	98.55	93.08	96	96.10	92.32	89	96.39	91.05	93
Average interest-bearing funds / Average assets .....	87.77	60.43	99	87.98	62.97	98	86.73	61.99	97	86.07	64.06	96	85.32	65.57	96
Interest income (tax equivalent) / Average earning assets .....	3.59	2.96	89	3.85	3.18	89	3.76	3.06	89	4.21	3.55	86	4.96	4.41	83
Interest expense / Average earning assets .....	0.59	0.20	93	1.45	0.29	99	1.25	0.25	99	1.82	0.52	96	2.67	1.08	96
Net interest income (tax equivalent) / Average earning assets .....	2.99	2.75	65	2.40	2.88	19	2.51	2.80	26	2.40	3.01	20	2.29	3.33	14
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.06	3.88	64	4.46	4.05	76	4.31	4.01	70	4.93	4.27	84	5.64	5.09	81
Interest-bearing bank balances .....	0.65	0.18	99	0.51	0.10	99	0.45	0.14	99	0.97	0.27	97	4.04	2.04	95
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.68			2.44	
Trading assets .....		0.43			0.39			0.45			0.60			0.99	
Total earning assets .....	3.59	2.93	90	3.85	3.15	90	3.76	3.04	90	4.21	3.51	87	4.95	4.36	84
Investment securities (tax equivalent) .....	3.50	1.78	97	3.30	1.84	97	3.52	1.77	97	1.38	2.25	3	2.52	2.76	32
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.09			1.30			1.14			1.75			2.32	
Mortgage-backed securities .....		1.67			1.60			1.57			2.05			2.61	
All other securities .....	3.80	2.75	82	3.33	2.93	68	3.61	2.81	79	1.52	3.24	7	2.67	4.06	10
Interest-bearing deposits .....	3.03	0.16	99	2.94	0.26	99	2.87	0.21	99	3.60	0.53	99	5.67	1.10	99
Time deposits of \$250K or more .....		0.48			0.82			0.66			1.42			1.96	
Time deposits < \$250K .....		0.44			0.78			0.62			1.36			1.82	
Other domestic deposits .....	3.80	0.13	99	3.65	0.17	99	3.66	0.15	99	4.39	0.36	99	6.33	0.93	99
Foreign deposits .....	1.26	0.14	96	1.11	0.13	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96
Federal funds purchased and repos .....		0.16			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities .....	0.68	1.14	28	1.64	1.38	64	1.41	1.27	56	2.01	1.50	77	2.94	2.38	80
All interest-bearing funds .....	0.67	0.31	91	1.63	0.42	98	1.42	0.37	99	2.03	0.74	96	3.02	1.49	93

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	268,999		290,140		1,141,676		1,105,147		969,162						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	0		0		0		0		0						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	2		5		30		30		28						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	20,257		20,321		86,257		-15,031		-94,603						
Other non-interest income.....	248,740		269,814		1,055,389		1,120,148		1,063,737						
Total overhead expenses .....	340,236		308,721		1,240,587		1,365,231		1,273,865						
Personnel expense.....	58,894		60,373		241,339		246,429		250,602						
Net occupancy expense.....	2,030		2,251		8,894		9,391		10,091						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0						
Other operating expenses.....	279,312		246,097		990,354		1,109,411		1,013,172						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees .....	1,446		1,463		1,442		1,460		1,623						
Average personnel expense per employee.....	40.73		41.27		167.36		168.79		154.41						
Average assets per employee.....	28,955.83		27,314.73		29,020.76		27,969.07		24,110.77						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income .....	58.86	61.09	42	58.66	59.31	46	57.02	59.28	35	66.76	62.28	72	69.59	61.29	80
<b>Percent of Average Assets</b>															
Total overhead expense .....	3.25	2.18	88	3.09	2.28	87	2.96	2.17	90	3.34	2.57	82	3.26	2.69	79
Personnel expense.....	0.56	1.21	5	0.60	1.28	2	0.58	1.21	3	0.60	1.30	2	0.64	1.41	2
Net occupancy expense.....	0.02	0.23	2	0.02	0.24	0	0.02	0.23	1	0.02	0.26	0	0.03	0.28	0
Other operating expenses.....	2.67	0.71	98	2.46	0.73	97	2.37	0.72	98	2.72	0.94	93	2.59	0.97	96
Overhead less non-interest income .....	0.68	1.18	12	0.19	1.10	7	0.24	1.10	8	0.64	1.25	13	0.78	1.32	16
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	58.84	60.59	44	58.63	58.69	48	56.99	58.83	37	66.72	61.82	75	69.55	60.64	84
Personnel expense.....	10.18	33.94	0	11.47	33.28	0	11.09	32.93	0	12.04	32.36	0	13.68	32.39	1
Net occupancy expense.....	0.35	6.43	0	0.43	6.42	0	0.41	6.23	0	0.46	6.58	0	0.55	6.52	0
Other operating expenses.....	48.30	19.35	97	46.74	18.45	99	45.49	19.18	99	54.22	22.28	92	55.32	21.20	97
Total non-interest income .....	46.52	26.24	88	55.10	28.42	90	52.45	27.67	89	54.01	28.83	90	52.92	29.23	87
Fiduciary activities income .....	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts .....	0	3.51	2	0	3.21	2	0	3.27	1	0	3.27	2	0	3.88	3
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0	2.33	7	0	2.51	7	0	2.58	7	0	2.46	6	0	3.54	5
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees .....	0	1.49	21	0	0.99	24	0	0.60	23	0	0.01	50	0	0.28	31
Net securitization income .....	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	3.50	1.74	80	3.86	3.74	58	3.96	3.30	65	-0.73	3.92	3	-5.17	1.86	1
Other non-interest income.....	43.01	8.92	97	51.24	8.65	99	48.48	9.27	98	54.74	9.65	98	58.08	10.04	97
Overhead less non-interest income .....	12.32	33.42	8	3.53	29.66	6	4.54	30.52	6	12.71	31.93	10	16.64	31.06	17
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.45	20.83	66	19.13	21.04	29	21.76	21.18	55	24.31	18.63	86	18.44	20.56	29
Applicable income tax + TE / Pretax net operating income + TE .....	22.57	22.92	50	19.25	22.74	12	21.88	22.67	34	24.48	21.18	78	18.64	23.23	13

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	8,374	9,467	8,212	7,667	4,647	-11.55		
Commercial and industrial loans .....	12,832,714	13,418,061	11,468,718	12,114,487	12,651,474	-4.36	20.06	
Loans to individuals .....	2,861,605	2,611,274	2,927,943	2,636,069	2,280,217	9.59	86.72	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	20,352,237	17,808,160	20,117,946	17,306,482	15,501,128	14.29	40.36	
Other loans and leases .....	1,130,524	1,028,053	1,148,572	1,017,866	888,849	9.97	98.13	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	37,185,454	34,875,015	35,671,391	33,082,571	31,326,315	6.62	36.25	
Less: Allowance for loan and lease losses .....	119,839	147,753	128,191	149,636	100,370	-18.89	7.12	
Net loans and leases .....	37,065,615	34,727,262	35,543,200	32,932,935	31,225,945	6.73	36.37	
Debt securities that reprice or mature in over 1 year .....	1,665	2,050	1,847	2,344	0	-18.78		
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	37,067,280	34,729,312	35,545,047	32,935,279	31,225,945	6.73	36.38	
Interest-bearing bank balances .....	599,816	578,762	600,808	603,999	1,309,940	3.64	-42.63	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	0	0	0	0	3,531			
Trading assets .....	0	0	0	0	0			
Total earning assets .....	37,667,096	35,308,074	36,145,855	33,539,278	32,539,416	6.68	33.45	
Non-interest-bearing cash and due from depository institutions .....	63,197	50,930	80,563	70,045	100,883	24.09	66.72	
Premises, fixed assets, and leases .....	38,152	40,460	39,162	41,552	45,741	-5.70	-17.87	
Other real estate owned .....	0	0	0	0	0			
Investment in unconsolidated subsidiaries .....	23,178	20,778	21,927	20,683	16,815	11.55	84.89	
Intangible and other assets .....	5,641,877	6,012,312	5,805,793	6,455,438	6,745,585	-6.16	9.36	
Total assets .....	43,433,500	41,432,554	42,093,300	40,126,996	39,448,440	4.83	29.72	
Quarterly average assets .....	41,870,131	39,961,456	42,492,728	40,635,303	39,428,930	4.78	26.24	
Average loans and leases (YTD) .....	35,904,971	33,512,186	35,443,415	32,922,147	32,037,474	7.14	35.30	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	0	0	0			
Loans not held-for-sale .....	37,185,454	34,875,015	35,671,391	33,082,571	31,326,315	6.62	36.25	
Real estate loans secured by 1–4 family .....	0	0	0	0	0			
Commercial real estate loans .....	0	0	0	0	0			
Construction and land development .....	0	0	0	0	0			
Multifamily .....	0	0	0	0	0			
Nonfarm nonresidential .....	0	0	0	0	0			
Real estate loans secured by farmland .....	0	0	0	0	0			
Total investment securities .....	1,665	2,050	1,847	2,344	3,531	-18.78		
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	0	0	0	0	0			
Mortgage-backed securities .....	0	0	0	0	0			
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	1,665	2,050	1,847	2,344	3,531	-18.78		
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	1,665	2,050	1,847	2,344	3,531	-18.78		
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0			
Municipal securities .....	0	0	0	0	0			
Mortgage-backed securities .....	0	0	0	0	0			
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	1,665	2,050	1,847	2,344	3,531	-18.78		
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-3,173	-2,632	-2,952	-2,303	-2,380			
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0			
Structured notes, fair value .....	0	2,050	0	2,344	0	-100.00		
Pledged securities .....	0							

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	10,744	9,058	11,331	11,171	10,148	18.61	62.74
NOW, ATS and transaction accounts .....	0	0	0	0	0		
Time deposits less brokered deposits < \$250K .....	0	0	0	0	0		
MMDA and other savings accounts .....	92,948	92,414	94,967	92,860	98,191	0.58	-14.95
Other non-interest-bearing deposits .....	12,351	6,545	12,860	7,516	12,035	88.71	-80.78
Core deposits .....	116,043	108,017	119,158	111,547	120,374	7.43	-35.58
Time deposits of \$250K or more .....	0	0	0	0	0		
Foreign deposits .....	20,603	21,265	20,815	21,169	17,978	-3.11	38.66
Federal funds purchased and repos .....	0	0	0	0	0		
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	577,961	274,987	1,072,903	1,424,848	2,040,241	110.18	59.76
Other borrowings w/remaining maturity of 1 year or less .....	11,539,320	10,828,239	10,427,650	9,567,091	6,229,209	6.57	58.56
Other borrowings w/remaining maturity over 1 year .....	25,027,010	24,558,643	24,643,246	23,450,325	25,455,825	1.91	21.21
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	37,164,894	35,683,134	36,164,614	34,463,433	33,743,253	4.15	31.32
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	400	0	400	0	0		
Other liabilities .....	1,516,987	1,222,502	1,243,426	1,299,196	1,519,491	24.09	-1.38
Total liabilities .....	38,798,324	37,013,653	37,527,598	35,874,176	35,383,118	4.82	29.24
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	0	0	0	0	0		
Common surplus .....	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings .....	3,202,549	2,988,630	3,155,539	2,812,022	2,675,171	7.16	55.53
Accumulated other comprehensive income .....	-52,046	-54,137	-74,472	-43,526	-94,195		
Other equity capital components .....	0	0	0	0	0		
Total holding company equity capital .....	4,633,326	4,417,316	4,563,890	4,251,319	4,063,799	4.89	33.87
Noncontrolling (minority) interest in subsidiaries .....	1,850	1,585	1,812	1,501	1,523	16.72	291.95
Total equity capital, including minority interest .....	4,635,176	4,418,901	4,565,702	4,252,820	4,065,322	4.89	33.90
Total liabilities and capital .....	43,433,500	41,432,554	42,093,300	40,126,996	39,448,440	4.83	29.72
<b>Memoranda</b>							
Non-interest-bearing deposits .....	32,735	24,199	33,749	27,016	29,091	35.27	-55.45
Interest-bearing deposits .....	103,911	105,083	106,224	105,700	109,261	-1.12	-14.50
Total deposits .....	136,646	129,282	139,973	132,716	138,352	5.70	-29.93
Long-term debt that reprices within 1 year .....	2,750,718	3,038,880	2,593,032	3,589,066	5,499,501	-9.48	-23.62
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,563,890	4,251,319	4,251,319	4,063,799	3,933,394		
Accounting restatements .....	0	-113	-113	-26,096	0		
Net income .....	182,010	176,722	733,634	447,951	408,948		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	135,000	0	390,004	285,004	255,004		
Change in other comprehensive income .....	22,426	-10,612	-30,946	50,669	-23,539		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,633,326	4,417,316	4,563,890	4,251,319	4,063,799		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	0.02	37.11	1	0.02	36.10	1	0.02	36.25	1	0.02	36.22	2	0.01	37.78	2
Commercial and industrial loans .....	29.55	10.78	97	32.39	13.88	97	27.25	10.76	97	30.19	13.52	96	32.07	12.02	98
Loans to individuals .....	6.59	3.61	80	6.30	3.42	79	6.96	3.36	81	6.57	3.40	77	5.78	4.20	65
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	46.86	0.17	99	42.98	0.19	99	47.79	0.18	99	43.13	0.19	99	39.29	0.24	99
Other loans and leases.....	2.60	4.19	42	2.48	4.29	40	2.73	4.47	43	2.54	4.63	37	2.25	5.01	31
Net loans and leases.....	85.34	59.31	98	83.82	60.99	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Debt securities over 1 year.....	0	19.47	0	0	16.70	0	0	19.46	0	0.01	15.55	1	0	14.60	1
Mutual funds and equity securities .....	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal .....	85.34	80.04	65	83.82	78.43	69	84.44	79.22	68	82.08	78.16	60	79.16	79.65	26
Interest-bearing bank balances .....	1.38	7.18	10	1.40	9.08	7	1.43	8.50	9	1.51	7.51	10	3.32	3.06	61
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less .....	0	1.65	0	0	1.59	0	0	1.56	0	0	1.68	1	0.01	1.91	1
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	86.72	91.28	5	85.22	91.48	5	85.87	91.77	5	83.58	91.05	4	82.49	89.53	7
Non-interest cash and due from depository institutions.....	0.15	0.96	2	0.12	1	2	0.19	0.82	4	0.17	1.07	2	0.26	1.14	4
Other real estate owned.....	0	0.01	11	0	0.02	5	0	0.01	9	0	0.02	4	0	0.03	4
All other assets.....	13.13	7.70	94	14.66	7.44	95	13.94	7.35	95	16.24	7.82	96	17.26	9.27	93
<b>Memoranda</b>															
Short-term investments .....	1.38	10.28	4	1.40	11.92	2	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
U.S. Treasury securities.....	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities) .....	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities .....	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities .....	0	14.04	0	0	12.38	0	0	14.14	0	0	11.75	1	0	11.44	1
Asset-backed securities .....	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities .....	0	0.55	22	0	0.46	25	0	0.53	24	0.01	0.42	28	0.01	0.39	30
Loans held-for-sale.....	0	0.40	7	0	0.46	6	0	0.55	7	0	0.52	7	0	0.39	7
Loans held for investment .....	85.61	59.15	97	84.17	61.15	97	84.74	58.06	97	82.44	61.72	96	79.41	63.50	92
Real estate loans secured by 1–4 family .....	0	11.67	1	0	11.69	1	0	11.46	1	0	11.91	1	0	13.29	2
Revolving .....	0	1.40	2	0	1.51	2	0	1.42	2	0	1.66	3	0	2.07	3
Closed-end, secured by first liens .....	0	9.94	1	0	9.76	1	0	9.67	1	0	9.81	1	0	10.69	2
Closed-end, secured by junior liens .....	0	0.17	3	0	0.21	2	0	0.17	3	0	0.22	3	0	0.28	3
Commercial real estate loans .....	0	23.42	1	0	22.27	1	0	22.69	1	0	22.22	1	0	22.23	1
Construction and land development.....	0	3.49	1	0	3.32	2	0	3.34	1	0	3.40	3	0	3.44	3
Multifamily.....	0	3.52	1	0	3.21	1	0	3.57	1	0	3.12	1	0	3.01	2
Nonfarm nonresidential .....	0	15.11	1	0	14.77	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland.....	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	0.02	61.87	1	0.03	57.91	1	0.02	61.05	1	0.02	57.15	2	0.01	57.46	1
Real estate loans secured by 1–4 family.....	0	20.07	1	0	19.43	1	0	19.86	1	0	19.43	1	0	20.75	2
Revolving .....	0	2.35	2	0	2.45	2	0	2.43	2	0	2.64	3	0	3.15	3
Closed-end.....	0	17.49	1	0	16.76	1	0	17.24	1	0	16.59	1	0	17.39	2
Commercial real estate loans .....	0	38.39	1	0	35.36	1	0	37.86	1	0	34.63	1	0	33.52	1
Construction and land development.....	0	5.82	1	0	5.29	2	0	5.65	1	0	5.26	3	0	5.09	3
1–4 family.....	0	1.29	4	0	1.05	4	0	1.18	3	0	0.93	5	0	0.94	7
Other .....	0	4.49	2	0	4.21	2	0	4.40	1	0	4.19	3	0	4.02	3
Multifamily.....	0	5.66	1	0	5.08	1	0	5.78	1	0	4.96	1	0	4.69	2
Nonfarm nonresidential .....	0	25	1	0	23.47	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied.....	0	8.44	2	0	7.93	2	0	8.29	2	0	7.68	2	0	7.72	3
Other.....	0	16.32	1	0	15.25	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland.....	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	34.51	18.81	87	38.47	23.16	88	32.15	18.86	84	36.62	22.17	86	40.39	19.53	92
Loans to individuals .....	7.70	6.52	68	7.49	6.02	69	8.21	6.24	69	7.97	6.13	69	7.28	7.13	62
Credit card loans .....	1.42	0.51	86	1.41	0.50	85	1.55	0.53	87	1.56	0.65	84	1.52	0.81	81
Agricultural loans.....	54.73	0.31	99	51.06	0.33	99	56.40	0.34	99	52.31	0.32	99	49.48	0.37	99
Other loans and leases.....	3.04	8.03	28	2.95	8.05	30	3.22	8.75	29	3.08	9.09	27	2.84	9.85	27
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....		395.39			382.51			391.81			381.27			391.26	
Real estate loans secured by 1–4 family.....		125.02			124.29			126.06			125.03			138.18	
Revolving .....		14.84			16.14			15.44			17.42			21.26	
Closed-end.....		108.83			106.79			108.85			106.14			115.20	
Commercial real estate loans .....		249.33			237.40			245.88			234.65			229.44	
Construction and land development.....		36.95			35.26			35.95			35.62			34.95	
1–4 family.....		8.02			6.84			7.42			6.34			6.61	
Other .....		28.49			28.01			28.11			28.16			27.32	
Multifamily.....		37.99			34.02			38.66			32.74			31.04	
Nonfarm nonresidential .....		160.85			157.71			158.05			155.06			152.10	
Owner-occupied.....		53.96			52.99			52.99			52.37			53.07	
Other .....		105.37			102.29			102.54			100.54			97.41	
Real estate loans secured by farmland.....		3.46			3.50			3.22			3.44			3.60	
Loans to depository institutions and acceptances of other banks.....		0.18			0.18			0.21			0.28			0.44	
Commercial and industrial loans .....		113.45			145.22			114.45			139.91			122.02	
Loans to individuals .....		36.67			35.91			34.55			37.47			43.51	
Credit card loans .....		2.64			2.59			2.77			3.30			4.34	
Agricultural loans.....		1.66			1.94			1.86			1.88			2.18	
Other loans and leases.....		47.86			47.52			51.06			49.54			52.44	
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	0	30.57	1	0	27.81	1	0	30.07	1	0	27.32	1	0	26.45	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....		198.65			185.94			195.33			183.76			178.57	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....		256.17			243.39			252.85			240.85			236.10	

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	1.38	10.28	4	1.40	11.92	2	1.43	11.47	1	1.51	11.17	2	3.33	7.63	41
Liquid assets .....	1.53	28.10	0	1.52	27.16	0	1.62	29.03	0	1.68	26.22	0	3.58	22.44	0
Investment securities .....	0	21.67	0	0	18.78	0	0	21.63	0	0.01	17.85	1	0.01	16.99	1
Net loans and leases .....	85.34	59.31	98	83.82	60.99	97	84.44	58.67	97	82.07	61.58	96	79.16	63.77	92
Net loans, leases and standby letters of credit .....	85.34	60.12	98	83.82	61.79	97	84.44	59.49	97	82.07	62.48	96	79.16	64.84	90
Core deposits .....	0.27	76.85	0	0.26	73.69	0	0.28	75.71	0	0.28	70.67	1	0.31	63.09	1
Noncore funding .....	85.57	9.46	99	86.12	11.95	99	85.92	10.30	99	85.89	14.13	99	85.54	19.36	99
Time deposits of \$250K or more .....	0	1.46	1	0	1.96	1	0	1.58	1	0	2.11	1	0	2.94	2
Foreign deposits .....	0.05	0.32	81	0.05	0.34	80	0.05	0.34	80	0.05	0.36	79	0.05	0.43	78
Federal funds purchased and repos .....	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper .....	1.33	0.02	97	0.66	0.01	95	2.55	0.01	98	3.55	0.01	99	5.17	0.02	99
Other borrowings w/remaining maturity of 1 year or less .....	26.57	1.03	98	26.13	1.11	99	24.77	1	98	23.84	1.24	98	15.79	3.01	97
Earning assets that reprice within 1 year .....	42.19	36.68	62	45.72	38.67	67	40.87	37.37	58	44.43	39.38	61	48.74	39.29	80
Interest-bearing liabilities that reprice within 1 year .....	0.24	6.16	1	0.25	7.73	0	0.25	6.39	0	0.26	8.20	2	0.28	10.19	3
Long-term debt that reprices within 1 year .....	6.33	0.22	98	7.33	0.28	98	6.16	0.26	98	8.94	0.47	96	13.94	0.96	96
Net assets that reprice within 1 year .....	35.62	29.01	64	38.13	29.49	69	34.46	29.65	61	35.22	29.11	58	34.52	26.63	70
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	98.65	-1.97	99	101.08	-0.51	99	100.05	-2.33	99	102.81	3.20	98	103.86	14.45	98
Net short-term noncore funding dependence .....	31.07	-6.65	98	30.30	-6.88	98	30.66	-7.71	98	31.54	-4.76	98	22.28	3.38	92
Short-term investment / Short-term noncore funding .....	4.95	265.83	0	5.21	246.74	1	5.22	273.46	1	5.49	184.19	1	15.88	77.77	19
Liquid assets - short-term noncore funding / Nonliquid assets .....	-26.78	35.38	0	-25.67	30.67	1	-26.13	36.68	1	-26.15	28.18	0	-18.03	16.97	2
Net loans and leases / Total deposits .....	27,125.28	73.06	99	26,861.64	76.22	99	25,392.90	72.79	99	24,814.59	79.43	99	22,569.93	90.31	99
Net loans and leases / Core deposits .....	31,941.28	78.05	99	32,149.81	83.77	99	29,828.63	78.25	99	29,523.82	88.34	99	25,940.77	103.93	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....		-8.82			1.31			-0.25			4.31			1.36	
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities .....	100	77.97	98	100	85.49	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities .....	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities) .....	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities .....	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities .....	0	65.55	0	0	66.67	0	0	66.54	0	0	66.64	1	0	67.43	0
Asset-backed securities .....	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities .....	100	3.16	99	100	3.05	99	100	3.08	99	100	3.01	99	100	2.94	99
Mutual funds and equity securities .....	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less .....	0	8.63	0	0	9.29	0	0	7.78	0	0	10.55	0	100	11.86	99
Debt securities 1 to 5 years .....	44.02	18.50	91	0	16.09	0	36	18.25	85	0	17.03	1	0	17.94	1
Debt securities over 5 years .....	55.98	70.45	22	100	72.48	99	64	71.11	30	100	69.86	99	0	66.02	0
Pledged securities .....	0	29.79	1	100	33.48	99	0	32.26	1	100	35.67	99	0	30.57	2
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	3.64	-1.29	59	-62.17	156.41	2	-0.53	27.98	34	-54.02	183.32	1	65.60	26.69	81
Investment securities .....	-18.78	28.40	3	2.65	31.91	14	-21.20	31.36	3	-33.62	23.62	0	-10.49	11.75	6
Core deposits .....	7.43	14.47	33	10.44	29.18	5	6.82	16.94	15	-7.33	26.88	0	-15.12	11.23	0
Noncore funding .....	4.15	-10.65	72	-0.95	-25.09	79	4.94	-14.79	80	2.13	-12.18	68	9.31	6.59	60

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			41,776,002	39,488,309	37,125,694
Commit: Secured commercial real estate loans .....	0	0	0	0	0
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....			28,998,146	28,375,522	28,272,939
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Purchased options contracts (interest rate) .....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Interest rate swaps .....	13,635,011	12,162,378	12,735,946	10,774,000	13,764,300
Futures and forward foreign exchange .....	889,993	92,879	959,309	116,312	882,540
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	287,653	137,940	303,468	149,000	84,507
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec) .....					99.25	22.78	96	98.41	22.01	96	94.11	23.52	96		
Standby letters of credit .....	0	0.64	1	0	0.67	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit .....	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	40.33	45.51	74	37.70	42.67	72	40.59	46.30	75	36.66	48.62	68	47.83	68.47	69
Interest rate contracts .....	37.62	33.09	76	37.15	30.32	75	37.59	32.46	76	36	34.36	73	45.38	47.31	73
Interest rate futures and forward contracts .....	0	4.02	14	0	4.59	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate) .....	3.11	1.59	85	3.90	2	84	3.67	1.41	87	4.57	2.18	85	5.25	2.47	88
Purchased options contracts (interest rate) .....	3.11	1.35	85	3.90	1.45	83	3.67	1.31	85	4.57	1.46	86	5.25	2.65	80
Interest rate swaps .....	31.39	19.54	80	29.35	20.33	79	30.26	20.49	79	26.85	20.83	72	34.89	28.86	78
Foreign exchange contracts .....	2.71	6.48	80	0.56	6.19	71	3	6.30	81	0.66	6.01	70	2.45	10.12	79
Futures and forward foreign exchange contracts .....	2.05	3.96	80	0.22	3.83	68	2.28	3.78	82	0.29	3.47	67	2.24	5.23	80
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0.66	0.74	84	0.33	0.71	83	0.72	0.76	84	0.37	0.77	83	0.21	2.03	78
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					117.87	44.98	93	119.94	42.82	90	115.88	45.53	89		

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	17,515,557	15,621,065	17,085,317	14,709,312	18,869,527
Interest rate contracts .....	16,337,911	15,390,246	15,822,540	14,444,000	17,902,480
Foreign exchange contracts.....	1,177,646	230,819	1,262,777	265,312	967,047
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	889,993	92,879	959,309	116,312	882,540
Written options .....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Purchased options .....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,351,450	1,613,934	1,543,297	1,835,000	2,069,090
Swaps .....	13,922,664	12,300,318	13,039,414	10,923,000	13,848,807
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	17,515,557	15,621,065	17,085,317	14,709,312	18,869,527
Interest rate contracts .....	16,337,911	15,390,246	15,822,540	14,444,000	17,902,480
Foreign exchange contracts.....	1,177,646	230,819	1,262,777	265,312	967,047
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	0	0	0	0	0
One year or less .....	0	0	0	0	0
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	463,450	86,188	102,821	35,777	65,351
Gross positive fair value.....	209,304	324,004	193,500	556,975	268,322
Held for trading.....	0	0	0	0	0
Non-traded.....	209,304	324,004	193,500	556,975	268,322
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	93.28	93.91	29	98.52	94.52	37	92.61	94.17	28	98.20	94.10	39	94.88	93.44	32
Foreign exchange contracts .....	6.72	3.18	81	1.48	3.16	68	7.39	3.47	80	1.80	3.49	67	5.12	3.20	79
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	5.08	10.22	53	0.59	12.82	25	5.61	11.16	53	0.79	14.05	21	4.68	13.49	42
Written options .....	7.72	6.03	68	10.33	8.11	68	9.03	6.28	71	12.48	8.18	75	10.97	5.91	77
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	7.72	5.74	70	10.33	7.80	69	9.03	5.96	71	12.48	7.73	77	10.97	5.10	81
Purchased options .....	7.72	3.59	75	10.33	3.58	80	9.03	3.27	80	12.48	3.42	86	10.97	4.42	79
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	7.72	3.11	78	10.33	3.15	82	9.03	2.87	83	12.48	2.86	89	10.97	3.35	84
Swaps .....	79.49	74.58	43	78.74	69.64	50	76.32	74.26	39	74.26	68.76	45	73.39	69.75	44
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts .....	93.28	57.41	59	98.52	54.11	69	92.61	56.71	60	98.20	53.82	70	94.88	52.22	68
Foreign exchange contracts .....	6.72	0.37	93	1.48	0.45	87	7.39	0.40	93	1.80	0.46	87	5.12	0.34	93
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	0	92.63	1	0	90.92	1	0	92.53	1	0	91.48	1	0	93.86	1
One year or less .....	0	27.97	4	0	26.80	3	0	27.56	3	0	32.05	4	0	32.17	2
Over 1 year to 5 years .....	0	26.35	5	0	28.69	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years .....	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value) .....	2.65	1.21	92	0.55	1.21	28	0.60	0.98	33	0.24	1.55	12	0.35	0.83	34
Gross positive fair value .....	1.19	1.52	50	2.07	1.70	67	1.13	1.34	42	3.79	2.23	85	1.42	1.19	62
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....		0.06			0.05			0.04			0.07			0.06	
Gross positive fair value (X) .....		0.06			0.07			0.05			0.09			0.07	
Held for trading (X) .....		0.04			0.05			0.04			0.07			0.06	
Non-traded (X) .....		0.01			0.01			0.01			0.02			0.01	
Current credit exposure (X) .....		0.04			0.05			0.04			0.06			0.05	
Credit losses on derivative contracts .....		0			0			0			0			0	
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....		0			0			0			0			0	
90+ days past due .....		0			0			0			0			0	
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....		0.47			0.61			0.46			0.85			0.73	

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	128,191	149,636	149,636	100,370	106,486
Gross losses .....	21,641	11,538	62,934	100,259	95,420
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	10,198	13,034	47,539	39,068	34,458
Net losses .....	11,443	-1,496	15,395	61,191	60,962
Provision for loan and lease losses .....	2,772	-1,122	-4,999	86,512	54,863
Adjustments .....	319	-2,257	-1,051	23,945	-17
Ending balance .....	119,839	147,753	128,191	149,636	100,370
Memo: Allocated transfer risk reserve (ATTR) .....					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.03	0.04	57	-0.01	-0.11	59	-0.01	-0.09	67	0.21	0.51	15	0.14	0.15	57
Provision for loan and lease losses / Average loans and leases .....	0.03	0.06	52	-0.01	-0.20	59	-0.01	-0.16	70	0.26	0.82	7	0.17	0.24	47
Provision for loan and lease losses / Net loan and lease losses .....	24.22	49.50	43	75	-168.35	78	-32.47	-105.48	57	141.38	487.86	6	90	130.58	15
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.32	1.20	3	0.42	1.49	2	0.36	1.23	4	0.45	1.58	3	0.32	0.83	7
Allowance for loan and lease losses / Total loans and leases .....	0.32	1.17	5	0.42	1.47	2	0.36	1.20	6	0.45	1.55	4	0.32	0.81	7
Allowance for loan and lease losses / Net loans and leases losses (X) .....	2.62	38.27	7		18.09		8.33	21.39	33	2.45	11.58	4	1.65	8.03	10
Allowance for loan and lease losses / Nonaccrual assets .....	41.03	355.27	2	43.65	291.29	1	42.51	364.13	3	46.67	299.17	2	24.70	218.72	4
ALLL / 90+ days past due + nonaccrual loans and leases .....	43.23	284.19	4	50.10	246.27	6	47.08	287.08	6	53.24	244.34	6	29.58	151.73	6
Gross loan and lease losses / Average loans and leases .....	0.24	0.17	72	0.14	0.24	38	0.18	0.19	56	0.30	0.34	56	0.30	0.28	63
Recoveries / Average loans and leases .....	0.11	0.07	80	0.16	0.08	85	0.13	0.08	80	0.12	0.07	80	0.11	0.08	76
Net losses / Average loans and leases .....	0.13	0.09	71	-0.02	0.16	6	0.04	0.11	35	0.19	0.27	48	0.19	0.21	56
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	16.20	10.98	78	13	7.39	78	47.42	34.67	74	40.94	33.98	70	41.87	36.22	71
Earnings coverage of net loan and lease losses (X) .....	20.76	38.54	54	-145.44	25.70	6	60.63	39.72	74	11.09	22.91	48	9.13	24.40	36
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0	-0.01	67	0	0.03	40	0	0.02	41	0	0.04	23	0	0.01	38
Real estate loans secured by 1-4 family .....															
Revolving .....	-0.02						-0.01			-0.02			0.01		0.01
Closed-end .....	-0.08						-0.03			-0.07			0.01		0.02
Commercial real estate loans .....															
Construction and land development .....	-0.02						-0.01			-0.01			0		0
1-4 family .....	0						0			0			0		-0.01
Other .....	-0.01						0			0			0		-0.01
Multifamily .....															
0	0						0.01			0			0		0
Nonfarm nonresidential .....															
Owner-occupied .....	0.01						0.07			0.05			0.11		0.02
Other .....	0						0.01			0.01			0.02		0.01
Real estate loans secured by farmland .....															
0	0						0			0			0.02		0.01
Commercial and industrial loans .....	0.27	0.11	78	0.06	0.20	39	0.14	0.17	52	0.24	0.47	38	0.22	0.37	40
Loans to individuals .....	0.39	0.70	34	0.36	1.06	23	0.24	0.71	26	0.26	1.13	15	0.29	1.17	19
Credit card loans .....	1.46	1.88	35	1	2.41	22	0.72	1.84	18	1.03	2.92	18	1.38	3.11	21
Agricultural loans .....	0	0	20	-0.13	0.02	6	-0.05	0.02	15	0.13	0.19	70	0.16	0.08	80
Loans to foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases .....	0.10	0.16	65	0.09	0.09	70	0.29	0.10	83	0.35	0.15	79	0.23	0.15	73

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	342,897	362,642		364,737		318,799		366,329							
90+ days past due loans and leases .....	8,942	8,479		5,863		18,790		4,861							
Nonaccrual loans and leases .....	268,245	286,456		266,409		262,259		334,474							
Total past due and nonaccrual loans and leases .....	620,084	657,577		637,009		599,848		705,664							
Restructured 30–89 days past due .....	0	0		0		0		0							
Restructured 90+ days past due .....	0	0		0		0		0							
Restructured nonaccrual .....	19,034	22,629		22,855		23,741		21,180							
Total restructured loans and leases .....	19,034	22,629		22,855		23,741		21,180							
30–89 days past due loans held for sale .....	0	0		0		0		0							
90+ days past due loans held for sale .....	0	0		0		0		0							
Nonaccrual loans held for sale .....	0	0		0		0		0							
Total past due and nonaccrual loans held for sale .....	0	0		0		0		0							
Restructured loans and leases in compliance .....	2,856	2,030		2,189		3,785		99							
Other real estate owned .....	0	0		0		0		0							
<b>Other Assets</b>															
30–89 days past due .....	53,215	50,315		52,995		71,909		80,267							
90+ days past due .....	366	134		0		130		1,864							
Nonaccrual .....	23,840	52,066		35,116		58,360		71,937							
Total other assets past due and nonaccrual .....	77,421	102,515		88,111		130,399		154,068							
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases .....	0.92	0.32	93	1.04	0.33	93	1.02	0.32	93	0.96	0.39	90	1.17	0.43	91
90+ days past due loans and leases .....	0.02	0.10	49	0.02	0.11	47	0.02	0.10	45	0.06	0.12	57	0.02	0.15	33
Nonaccrual loans and leases .....	0.72	0.44	83	0.82	0.65	70	0.75	0.46	83	0.79	0.66	66	1.07	0.51	92
90+ days past due and nonaccrual loans and leases .....	0.75	0.59	73	0.85	0.82	63	0.76	0.62	69	0.85	0.85	59	1.08	0.71	83
30–89 days past due restructured .....	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0.05	0.10	44	0.06	0.13	41	0.06	0.10	46	0.07	0.13	43	0.07	0.14	38
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	1.06	0.32	93	1.18	0.33	94	1.17	0.32	93	1.18	0.40	92	1.42	0.43	93
90+ days past due assets .....	0.02	0.10	49	0.02	0.11	47	0.02	0.10	44	0.06	0.12	56	0.02	0.15	34
Nonaccrual assets .....	0.78	0.45	84	0.97	0.66	78	0.84	0.47	85	0.97	0.67	79	1.29	0.53	92
30+ days past due and nonaccrual assets .....	1.87	0.94	90	2.17	1.18	85	2.03	0.97	87	2.20	1.29	84	2.73	1.19	89
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.69	0.35	86	0.84	0.50	86	0.73	0.36	88	0.85	0.52	83	1.05	0.44	91
90+ days past due and nonaccrual assets + other real estate owned .....	0.69	0.36	86	0.84	0.53	85	0.73	0.37	88	0.85	0.55	83	1.05	0.48	89
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	0.62	0.41	77	0.70	0.58	67	0.64	0.41	77	0.66	0.60	62	0.85	0.53	80
Allowance for loan and lease losses .....	226.22	62.77	94	195.25	69.27	92	209.53	62.64	93	177.79	66.66	93	333.34	115.41	92
Equity capital + allowance for loan and lease losses .....	5.70	3.67	81	6.32	5.03	74	5.72	3.60	80	6.05	4.97	68	8.03	4.28	87
Tier 1 capital + allowance for loan and lease losses .....	226.22	4.23	99	195.25	5.96	99	209.53	4.30	99	177.79	6.05	99	333.34	5.65	99
Loans and leases + other real estate owned .....	0.73	0.69	60	0.83	0.97	47	0.75	0.71	60	0.80	0.97	41	1.07	0.85	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0	0.26	2	0	0.31	2	0	0.26	2	0	0.39	1	0	0.38	2
	90+ days past due .....	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual.....	0	0.51	1	0	0.76	1	0	0.52	1	0	0.76	1	0	0.46	2
Commercial and industrial	30–89 days past due.....	1.12	0.26	95	1.01	0.22	96	1.43	0.24	96	1.16	0.23	95	1.15	0.31	93
	90+ days past due .....	0.06	0.03	78	0.05	0.02	83	0.05	0.04	75	0.13	0.03	89	0.01	0.05	45
	Nonaccrual.....	1.08	0.53	83	0.86	0.69	70	1.12	0.57	86	0.74	0.75	56	1	0.83	64
Individuals	30–89 days past due.....	0.89	0.67	75	1.05	0.53	83	1.57	0.63	87	1.08	0.83	74	1.40	0.83	80
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
	Nonaccrual.....	0.73	0.16	93	0.63	0.22	85	0.67	0.17	91	0.55	0.28	82	0.79	0.17	93
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0				0
	90+ days past due .....		0			0			0			0				0
	Nonaccrual.....		0.01			0			0			0				0
Agricultural	30–89 days past due.....	0.81	0.16	88	1.04	0.17	90	0.69	0.07	93	0.78	0.17	89	1.09	0.24	90
	90+ days past due .....	0	0	86	0	0	90	0	0	87	0.01	0	90	0.02	0	89
	Nonaccrual.....	0.48	0.71	70	0.78	0.44	78	0.52	0.70	75	0.80	0.49	79	1.11	0.67	76
Foreign governments	30–89 days past due.....	0	0	50	0	0.03	46	0	0.50	43	0	0	50	0	0.07	47
	90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....	0	0.23	37	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due.....	0.97	0.13	95	1.83	0.13	96	1.61	0.12	96	2.02	0.18	96	2.87	0.20	97
	90+ days past due .....	0.02	0.01	82	0.08	0.01	90	0.02	0.01	87	0.23	0.01	96	0.08	0.01	89
	Nonaccrual.....	1.21	0.08	97	2	0.15	97	1.42	0.09	99	2.52	0.15	97	2.46	0.13	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....		0.44			0.47			0.46			0.65			0.67	
	90+ days past due .....		0.25			0.28			0.24			0.33			0.31	
	Nonaccrual .....		0.68			0.88			0.71			0.89			0.73	
Revolving	30–89 days past due .....		0.27			0.31			0.28			0.48			0.45	
	90+ days past due .....		0.03			0.03			0.02			0.03			0.05	
	Nonaccrual .....		1.02			1.31			1.18			1.13			1	
Closed-end	30–89 days past due .....		0.46			0.48			0.49			0.65			0.70	
	90+ days past due .....		0.28			0.31			0.26			0.38			0.35	
Junior lien	Nonaccrual .....		0.66			0.85			0.67			0.87			0.70	
	30–89 days past due .....		0.01			0.01			0.01			0.02			0.02	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.03			0.05			0.03			0.04			0.04	
Commercial real estate	30–89 days past due .....		0.16			0.22			0.15			0.26			0.18	
	90+ days past due .....		0.01			0.02			0.01			0.02			0.03	
	Nonaccrual .....		0.37			0.62			0.38			0.62			0.23	
Construction and development	30–89 days past due .....		0.19			0.22			0.17			0.28			0.28	
	90+ days past due .....		0			0.01			0.01			0.01			0.02	
	Nonaccrual .....		0.17			0.50			0.20			0.41			0.20	
1–4 family	30–89 days past due .....		0.03			0.03			0.02			0.03			0.06	
	90+ days past due .....		0			0			0			0			0	
Other	Nonaccrual .....		0.02			0.02			0.01			0.03			0.02	
	30–89 days past due .....		0.14			0.16			0.13			0.22			0.20	
	90+ days past due .....		0			0			0			0			0.01	
	Nonaccrual .....		0.14			0.43			0.16			0.35			0.17	
Multifamily	30–89 days past due .....		0.06			0.08			0.07			0.09			0.08	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual .....		0.12			0.13			0.17			0.11			0.05	
Nonfarm non-residential	30–89 days past due .....		0.13			0.20			0.13			0.23			0.14	
	90+ days past due .....		0.01			0.02			0.01			0.02			0.03	
	Nonaccrual .....		0.45			0.78			0.45			0.80			0.28	
Owner Occupied	30–89 days past due .....		0.04			0.06			0.04			0.07			0.07	
	90+ days past due .....		0			0			0			0			0.01	
	Nonaccrual .....		0.17			0.32			0.17			0.27			0.16	
Other	30–89 days past due .....		0.08			0.12			0.08			0.14			0.07	
	90+ days past due .....		0.01			0.01			0			0.01			0.01	
	Nonaccrual .....		0.24			0.40			0.23			0.44			0.10	
Farmland	30–89 days past due .....		0.17			0.13			0.10			0.11			0.23	
	90+ days past due .....		0			0.01			0			0			0.01	
	Nonaccrual .....		0.67			1.14			0.69			1.13			0.84	
Credit card	30–89 days past due .....	0.89	0.87	53	0.87	0.75	55	1.54	0.81	87	1.01	0.95	50	1.12	1.19	37
	90+ days past due .....	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual .....	0.45	0.12	85	0.38	0.10	85	0.37	0.10	84	0.33	0.05	90	0.41	0.11	86

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....															
Retained earnings.....	0	0	0	0	0										
Accumulated other comprehensive income (AOCI) .....															
Common equity tier 1 minority interest .....															
Common equity tier 1 capital before adjustments/deductions.....															
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0										
Other deductions from common equity tier 1 capital.....	0	0	0	0	0										
Subtotal .....	0	0	0	0	0										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	0	0	0	0	0										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....															
Non-qualifying capital instruments .....															
Tier 1 minority interest not included in common equity tier 1 capital .....															
Additional tier 1 capital before deductions.....															
Less: Additional tier 1 capital deductions .....															
Additional tier 1 capital .....															
<b>Tier 1 Capital</b> .....															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....															
Non-qualifying capital instruments .....															
Total capital minority interest not included in tier 1 capital .....															
Allowance for loan and lease losses in tier 2 capital.....															
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....															
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....															
Tier 2 capital .....															
Exited advanced approach tier 2 capital.....															
Total capital.....															
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	0	0	0	0	0										
Less: Deductions from common equity tier 1 capital.....															
Less: Other deductions.....															
Total assets for leverage ratio.....															
Total risk-weighted assets.....															
Exited advanced approach total RWA.....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A.....	0	12.18	0	0	12.54	0	0	12.37	1	0	12.35	0	0	12.11	1
Common equity tier 1 capital, column B.....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	0	12.88	0	0	13.31	0	0	13.11	1	0	13.08	0	0	12.78	1
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	0	14.72	0	0	15.37	0	0	14.91	1	0	15.23	0	0	14.36	1
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	0	9.06	0	0	9.15	0	0	8.98	0	0	9.13	0	0	9.76	1
Supplementary leverage ratio, advanced approaches HC.....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....	0			0			0			0			0			0	
Total property and casualty assets .....	0			0			0			0			0			0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....	0			0			0			0			0			0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....	0			0			0			0			0			0	
Total insurance underwriting equity .....	0			0			0			0			0			0	
Total property and casualty equity .....	0			0			0			0			0			0	
Total life and health equity .....	0			0			0			0			0			0	
Total insurance underwriting net income .....	0			0			0			0			0			0	
Total property and casualty .....	0			0			0			0			0			0	
Total life and health .....	0			0			0			0			0			0	
Claims and claims adjusted expense reserves (P/C) .....	0			0			0			0			0			0	
Unearned premiums (P/C) .....	0			0			0			0			0			0	
Policyholder benefit and contractholder funds (L/H) .....	0			0			0			0			0			0	
Separate account liabilities (L/H) .....	0			0			0			0			0			0	
Insurance activities revenue .....	0			0			0			0			0			0	
Other insurance activities income .....	0			0			0			0			0			0	
Insurance and reinsurance underwriting income .....	0			0			0			0			0			0	
Premiums .....	0			0			0			0			0			0	
Credit related insurance underwriting .....	0			0			0			0			0			0	
Other insurance underwriting .....	0			0			0			0			0			0	
Insurance benefits, losses, expenses .....	0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries .....	0			0			0			0			0			0	
Life insurance assets .....	0			0			0			0			0			0	

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue .....	3.33			2.23			2.76			2.84			7.32					
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0	12.22	3	0	11	2	0	12	2	0	11.03	3	0	11.51	3			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019								
<b>Foreign Activities</b>																
Total foreign loans and leases .....	5,787,514		5,909,458		5,581,392		5,427,937		4,885,899							
Real estate loans.....	8,374		9,467		8,212		7,667		0							
Commercial and industrial loans .....	2,378,377		2,569,627		2,079,789		2,043,340		1,863,884							
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0							
Loans to foreign governments and institutions .....	242,559		260,967		218,988		240,400		178,074							
Loans to individuals .....	1,391		1,440		1,470		1,427		632							
Agricultural loans.....	2,863,085		2,780,923		2,981,175		2,837,854		2,541,548							
Other foreign loans.....	0		0		0		0		0							
Lease financing receivables.....	293,728		287,034		291,758		297,249		301,761							
Debt securities .....	1,665		2,050		1,847		2,344		3,531							
Interest-bearing bank balances .....	98,707		78,227		99,784		103,501		104,964							
Total selected foreign assets .....	5,887,886		5,989,735		5,683,023		5,533,782		4,994,394							
Total foreign deposits .....	20,603		21,265		20,815		21,169		17,978							
Interest-bearing deposits .....	10,963		12,669		11,257		12,840		11,070							
Non-interest-bearing deposits.....	9,640		8,596		9,558		8,329		6,908							
<b>Analysis Ratios</b>																
Yield: Foreign loans .....	5.03	0.70	90	4.93	0.69	91	5.02	0.66	90	4.88	0.87	89	5.05	1.25	87	
Cost: Interest-bearing deposits.....	1.26	0.14	96	1.11	0.13	96	1.30	0.14	96	1.78	0.42	96	3.63	1.19	96	
<b>Net Losses as a Percent of Foreign Loans by Type</b>																
Real estate loans .....		0.72			0.37			0.20			5.18				27.03	
Commercial and industrial loans .....		1.62		0.03	1.94	9	0.06	0.79	29	0.11	0.64	33	0.07	0.29	10	
Foreign governments and institutions .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
<b>Growth Rates</b>																
Net loans and leases.....	2.06	10.28	42	16.45	-6.17	80	2.83	6.83	54	11.09	-2.40	78	6.31	22.48	54	
Total selected assets.....	-1.70	17.19	42	10.85	-2.56	73	2.70	9.48	56	10.80	2.04	69	3.24	12.40	57	
Deposits .....	-3.11	-5.48	34	30	2.95	86	-1.67	0.73	35	17.75	3.46	66	3.34	10.36	43	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....					
Total retained credit exposure and asset sale credit exposure .....					
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year    5-Year
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	45,224	67,445	192,794	156,852	167,586	-32.95	446.32
Dividends .....	40,000	60,000	160,000	100,000	85,000	-33.33	
Interest .....	5,224	7,445	32,794	56,852	82,586	-29.83	-36.89
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	17,053	16,348	98,779	160,044	333,728	4.31	-68.38
Dividends .....	0	0	29,172	6,688	22,282		-100.00
Interest .....	7,697	5,735	21,231	100,971	260,367	34.21	-63.29
Management and service fees .....	9,356	10,613	48,376	52,385	51,079	-11.84	-19.19
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	62,277	83,793	291,573	316,896	501,314	-25.68	0.12
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	162,070	146,224	585,107	562,823	592,200	10.84	51.44
Total operating income .....	224,347	230,017	876,680	879,719	1,093,514	-2.47	32.58
<b>Operating Expenses</b>							
Personnel expenses .....	42	41	130	158	170	2.44	-25.00
Interest expense .....	61,941	109,023	382,639	559,117	799,301	-43.19	-38.98
Other expenses .....	101,647	44,031	210,073	179,930	134,624	130.85	117.32
Provision for loan and lease losses .....	10,361	11,933	12,406	46,929	12,957		6.29
Total operating expenses .....	173,991	165,028	605,248	786,134	947,052	5.43	10.06
Income (loss) before taxes .....	50,356	64,989	271,432	93,585	146,462	-22.52	352.31
Applicable income taxes (credit) .....	13,818	12,141	53,271	30,134	-13,947	13.81	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	36,538	52,848	218,161	63,451	160,409	-30.86	138.90
Equity in undistributed income of subsidiaries .....	145,472	123,874	515,473	384,500	248,539	17.44	172.30
Bank subsidiaries .....	3,195	-9,101	31,993	55,700	45,002		-87.36
Nonbank subsidiaries .....	142,277	132,975	483,480	328,800	203,537	7.00	405.57
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	182,010	176,722	733,634	447,951	408,948	2.99	164.87
<b>Memoranda</b>							
Bank net income .....	43,195	50,899	191,993	155,700	130,002	-15.14	70.85
Nonbank net income .....	142,277	132,975	512,652	335,488	225,819	7.00	187.29
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,059,060	8.60	2,888,829	9	2,777,992	7.96	2,713,171	2,792,359	5.89	16.60
Common and preferred stock .....		677,093	1.90	642,878	2	707,498	2.03	675,505	629,880	5.32	30.63
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		2,381,967	6.70	2,245,951	6.99	2,070,494	5.93	2,037,666	2,162,479	6.06	13.14
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		13,081,173	36.79	13,199,885	41.11	12,259,698	35.11	12,650,855	14,741,196	-0.90	-1.60
Common and preferred stock .....		5,150,511	14.49	4,725,132	14.72	5,019,337	14.37	4,581,912	4,210,099	9.00	34.62
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		7,930,662	22.31	8,474,753	26.39	7,240,361	20.73	8,068,943	10,531,097	-6.42	-16.24
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		18,144,965	51.03	14,661,469	45.66	18,560,404	53.15	14,271,324	11,486,557	23.76	86.53
Securities .....		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		0	0	0	0	0	0	0	0	0	0
Cash and due from unrelated depository institution .....		501,139	1.41	500,749	1.56	501,099	1.43	500,531	1,205,366	0.08	-49.89
Premises, furnishings, fixtures and equipment .....		84	0	469	0	109	0	496	615	-82.09	-57.79
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		32,735	0.09	55,372	0.17	34,172	0.10	59,145	126,917	-40.88	-77.59
Balance due from subsidiaries and related institutions .....		734,830	2.07	802,161	2.50	786,854	2.25	1,047,054	1,381,633	-8.39	331.44
Total assets .....		35,553,986	100.00	32,108,934	100.00	34,920,328	100.00	31,242,576	31,734,643	10.73	31.87
<b>Liabilities and Capital</b>											
Deposits .....		73,260	0.21	73,513	0.23	74,872	0.21	74,188	69,251	-0.34	-8.98
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		577,961	1.63	274,987	0.86	1,072,903	3.07	1,424,848	2,040,240	110.18	59.76
Other borrowings 1 year or less .....		5,531,383	15.56	4,899,080	15.26	4,921,962	14.09	5,654,600	5,149,218	12.91	25.84
Borrowings with maturity over 1 year .....		20,106,066	56.55	19,182,163	59.74	20,121,961	57.62	18,051,842	19,743,140	4.82	32.20
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	0
Other liabilities .....		193,653	0.54	175,100	0.55	242,590	0.69	235,155	230,816	10.60	20.24
Balance due to subsidiaries and related institutions .....		4,438,278	12.48	3,086,677	9.61	3,922,091	11.23	1,550,524	438,084	43.79	34.79
Total liabilities .....		30,920,601	86.97	27,691,520	86.24	30,356,379	86.93	26,991,157	27,670,749	11.66	31.57
Equity Capital .....		4,633,385	13.03	4,417,414	13.76	4,563,949	13.07	4,251,419	4,063,894	4.89	33.87
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	0
Common stock .....		0	0	0	0	0	0	0	0	0	0
Common surplus .....		1,482,823	4.17	1,482,823	4.62	1,482,823	4.25	1,482,823	1,482,823	0.00	0.00
Retained earnings .....		3,113,007	8.76	2,936,836	9.15	3,070,974	8.79	2,773,395	2,585,912	6.00	57.56
Accumulated other comprehensive income .....		37,555	0.11	-2,245	-0.01	10,152	0.03	-4,799	-4,841		1315.03
Other equity capital components .....		0	0	0	0	0	0	0	0	0	0
Total liabilities and equity capital .....		35,553,986	100.00	32,108,934	100.00	34,920,328	100.00	31,242,576	31,734,643	10.73	31.87
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		633,035	1.78	629,465	1.96	601,260	1.72	525,280	396,827	0.57	-39.22
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		3,805,243	10.70	2,457,212	7.65	3,320,831	9.51	1,025,244	41,257	54.86	69.04
Subordinated and long-term debt 1 year or less .....		4,001,664	11.26	3,012,481	9.38	3,819,775	10.94	1,543,547	413,815	32.84	25.59
Guaranteed loans to banks, nonbanks, and holding companies .....		1,113,200	3.13	1,156,625	3.60	1,100,700	3.15	1,172,125	1,350,300	-3.75	-1.14

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	15.68	9.94	88	16.31	12.54	79	16.38	11.94	87	10.72	7.29	78	9.95	9.68	57
Bank net income / Average equity investment in banks .....	24.96	10.44	95	30.89	12.55	95	29.72	11.80	96	25	7.45	98	22.32	10.51	96
Nonbank net income / Average equity investment in nonbanks .....	11.19	11.36	59	11.43	12.53	56	10.60	13.12	54	7.69	9.75	55	5.52	7.89	54
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income .....	23.73	97.54	12	28.80	95.97	12	26.17	96.79	12	34.76	88.16	14	31.79	82.22	17
Nonbank net income / Parent net income .....	78.17	3.43	96	75.25	2.83	98	69.88	3.40	98	74.89	3.59	96	55.22	5.93	93
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34				74
<b>Leverage</b>															
Total liabilities / Equity capital .....	667.34	16.87	99	626.87	17.74	99	665.13	16.81	99	634.87	20.06	99	680.89	20.43	99
Total debt / Equity capital .....	565.79	11.65	99	551.37	11.90	99	572.24	11.71	99	591.13	14.41	99	662.73	14.31	99
Total debt + notes payable to subs that issued TPS / Equity capital .....	565.79	13.71	99	551.37	14.30	99	572.24	13.63	99	591.13	16.67	99	662.73	16.36	99
Total debt + Loans guaranteed for affiliate / Equity capital .....	589.82	11.72	99	577.55	12.02	99	596.36	11.77	99	618.70	14.68	99	695.96	14.56	99
Total debt / Equity capital – excess over fair value .....	565.79	11.75	99	551.37	12	99	572.24	11.81	99	591.13	14.52	99	662.73	14.51	99
Long-term debt / Equity capital .....	433.94	11.08	99	434.24	11.33	99	440.89	10.95	99	424.61	13.56	99	485.82	13.04	99
Short-term debt / Equity capital .....	131.85	0.49	99	117.13	0.52	99	131.35	0.57	99	166.52	0.77	99	176.91	1.02	99
Current portion of long-term debt / Equity capital .....	86.37	0.08	99	68.20	0.04	99	83.69	0.06	99	36.31	0.06	98	10.18	0.05	96
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	80.34	40.81	85	78.11	35.48	85	81.65	39.86	83	76.98	34.67	86	77.56	28.44	92
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	125.77	103.47	95	121.52	102.85	95	125.48	103.22	95	123.66	102.81	96	119.10	103.22	95
Total investment in subs / Equity capital .....	348.35	108.45	98	364.21	108.21	99	329.49	108.40	98	361.39	110.16	98	431.45	111.07	99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.64	0.38	89	1.34	0.22	93	1.59	0.29	92	2.25	0.47	92	1.90	0.36	95
Equity investment in subs – equity cap / Net income-div (X) .....	6.35	1.31	93	1.34	0.74	81	3.38	1.05	91	6.17	1.82	92	5.04	1.22	93
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	68.99	129.62	29	143.31	111.20	69	85.46	152.85	17	83.85	136.59	18	90.87	177.68	18
Cash from ops + noncash items + op expense / Op expense + dividend .....	52.30	125.04	28	128.83	98.58	64	99.90	154.48	23	107.46	147.24	30	95.10	190.27	12
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	100.12	98.29	53	100.65	85.35	58	100.42	98.54	52	89.45	134.08	19	113.73	116.34	54
Pretax operating income + interest expense / Interest expense .....	181.30	2,251.18	30	159.61	1,142.88	33	170.94	1,835.33	9	116.74	2,016.32	14	118.32	1,968.54	9
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	181.30	1,728.15	28	159.61	1,357.31	30	170.94	1,770.77	8	116.74	1,539.23	14	118.32	1,632.83	8
Dividends + interest from subsidiaries / Interest expense + dividends .....	26.87	145.40	23	67.12	117.86	32	31.48	174.12	7	31.34	150.43	4	42.70	210.80	4
Fees + other income from subsidiaries / Salary + other expenses .....	9.20	9.52	74	24.08	13.36	77	23.01	11.92	77	29.09	13.95	74	37.89	16.52	76
Net income / Current part of long-term debt + preferred dividends (X) .....	0.05	20.52	1	0.06	33.13	1	0.19	47.61	1	0.29	35.64	3	0.99	57.11	8
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	21.44	3.42	98	27.89	3.97	99	20.59	3.44	96	19.45	3.85	95	24.67	2.64	99
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual .....	1.02	0.75	86	1.12	1.22	87	0.95	0.92	85	1.07	1.03	87	1.63	0.54	87
Total .....	1.02	1	80	1.12	1.27	87	0.95	1.09	78	1.07	1.13	81	1.63	0.58	87
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	24.03	0.02	97	26.18	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	24.03	0.02	97	26.18	0.03	97	24.12	0.02	97	27.57	0.05	97	33.23	0.10	97
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	50.84	1.70	97	56.79	1.80	97	48.84	1.76	97	56.17	2.66	95	60.87	5.62	93
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	13.33	0.05	97	14.19	0.07	97	13.33	0.06	97	13.61	0.08	97	12.35	0.19	97

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	369.48	64.91	95	0	74.87	2	178.77	66.37	93	449.17	81.10	94	158.97	57.84	93
Dividends declared / Net income .....	74.17	33.46	96	0	23.13	6	53.16	28.27	93	63.62	42.29	81	62.36	33.08	91
Net income – dividends / Average equity.....	4.05	6.76	23	16.31	9.52	85	7.67	8.62	42	3.90	4.14	48	3.75	6.46	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	29.63	124.34	33		101.14		41.03	155.92	19	35.09	132.17	19	33.33	178.13	21
Dividends from nonbank subsidiaries .....	0	1.65	31		3.28		7.48	4.90	78	2.35	3.41	71	8.74	7.53	79
Dividends from subsidiary holding companies.....	0	3.24	45		4.75		0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	29.63	153.16	25		128.99		48.51	203.53	10	37.43	174.85	9	42.07	260.40	7
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	92.60	43.39	83	117.88	30.63	96	83.34	45.96	84	64.23	60.28	52	65.38	66.55	48
Interest income from bank subsidiaries.....	12.09	0.15	98	14.63	0.12	98	17.08	0.11	98	36.51	0.36	98	63.53	0.54	99
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	104.70	49.34	85	132.51	33.49	95	100.42	51.33	91	100.74	62.88	82	128.91	69.36	91
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	5.69	62.63	23	1.99	56.39	35	9.87	82.95	34
Interest income from nonbank subsidiaries.....	5.41	2.20	83	4.31	2.80	81	4.14	2.44	79	30.10	7.38	89	115.30	20.25	89
Management and service fees from nonbank subsidiaries .....	6.58	0.46	92	7.98	0.53	92	9.44	0.37	95	15.61	0.86	95	22.62	1.92	93
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	11.99	39.06	54	12.29	69.48	44	19.27	87.22	28	47.70	79.84	40	147.79	150.41	68
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	17.83	60.28	34	26.09	58.57	35	18.25	74.16	17	11.37	69.76	20	7.77	67.32	22
Interest income from bank subsidiaries.....	2.33	1.04	87	3.24	0.72	89	3.74	0.23	94	6.46	0.63	94	7.55	0.80	94
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	20.16	73.91	22	29.32	71.70	23	21.99	83.13	15	17.83	82.20	16	15.33	78.80	19
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	3.33	3.07	79	0.76	1.95	65	2.04	2.65	68
Interest income from nonbank subsidiaries.....	3.43	0.21	92	2.49	0.82	89	2.42	0.18	92	11.48	0.73	92	23.81	1.19	93
Management and service fees from nonbank subsidiaries .....	4.17	0.01	96	4.61	0.05	95	5.52	0.01	97	5.95	0.02	96	4.67	0.06	95
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	7.60	6.88	80	7.11	10.59	71	11.27	4.67	84	18.19	4.70	87	30.52	7.29	87
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	72.65	225.56	51	59.66	142.34	48	65.42	158.10	53	21.90	135.13	32	6.09	83.37	31
Loans and advances from subsidiaries / Total debt .....	16.93	28.43	51	12.67	29.59	43	15.02	26.38	49	6.17	27.08	37	1.63	28.33	31